



Order Filed on March 22, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY
COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Mester & Schwartz, P.C.
Jason Brett Schwartz, Esquire
Bar No. 4217
1917 Brown Street
Philadelphia, PA 19130
(267) 909-9036

In Re:

DANETIA D. WELCH,

Debtor

Case No.: 21-18991-MBK

Judge: Michael B. Kaplan

**CONSENT ORDER SETTLING OBJECTION TO
CONFIRMATION BY CAPITAL ONE AUTO FINANCE,
A DIVISION OF CAPITAL ONE, N.A.**

The Relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: March 22, 2022


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Danetia D. Welch
Case No.: 21-18991-MBK
Caption of Order: Consent Order Settling Objection to Confirmation

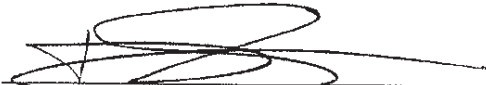
Upon the Objection to Confirmation of Capital One Auto Finance, a division of Capital One, N.A. ("COAF"), and whereas the Debtor and COAF seek to resolve the Objection; it is hereby stipulated and agreed to that:

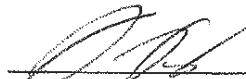
1. The Debtor owns a 2018 NISSAN Altima Sedan 4D S I4, V.I.N. 1N4AL3AP2JC129565, securing a lien held by COAF.
2. COAF shall be paid \$18,700.00 plus 6.00% interest for sixty (60) months shall be paid as a secured claim to COAF through the Bankruptcy Plan by the Chapter 13 Trustee. Payments will total \$21,691.40.
3. The remainder of COAF's claim shall be treated as a general unsecured claim.
4. COAF shall retain its lien on the 2018 NISSAN Altima Sedan 4D S I4 until the Debtor completes her Chapter 13 Plan and receives her discharge.
5. This agreement is only binding upon the parties in this instant Chapter 13 case. If not paid in full within this instant Chapter 13 case due to dismissal, termination, or conversion, this agreement is not binding upon the parties.

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Debtor: Danetia D. Welch
Case No.: 21-18991-MBK
Caption of Order: Consent Order Settling Objection to Confirmation

We hereby consent to the form and entry of the foregoing Order.


Donald C. Goins, Esquire
Goins & Goins, L.L.C.
323 Washington Avenue
Elizabeth, NJ 07202
Attorney for Debtor


Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1917 Brown Street
Philadelphia, PA 19130
Attorney for
Capital One Auto Finance, a division
of Capital One, N.A.

In re:
Danetia D Welch
Debtor

Case No. 21-18991-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 23, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2022:

Recip ID	Recipient Name and Address
db	+ Danetia D Welch, 26 Tennyson Lane, Willingboro, NJ 08046-3813

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Donald C. Goins	on behalf of Debtor Danetia D Welch dgoins1@gmail.com G25787@notify.cincompass.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
Rebecca Ann Solarz	on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

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Date Rcvd: Mar 23, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 6